



# साहू रामस्वरूप महिला महाविद्यालय, बरेली

फोन प्राचार्या : (0581) 3582193

## CRITERION I

### 1.3.2 - Number of courses that include experiential learning through project work/field work/internship during the year

## RASCI (BBA RETAIL)

### MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (the "MoU") is entered into on this 19<sup>th</sup> day of August 2023,

### BETWEEN

Retailers Association's Skill Council of India (RASCI), a company registered under Section 25 of the Companies Act, 1956 and having its registered office at 703-704 Sagar Tech Plaza-A, Andheri-Kurla Road, Sakinaka Junction, Sakinaka, Andheri (E), Mumbai-400072, (hereinafter referred to as "RASCI") as the FIRST PARTY,

### AND

Sahu Ram Swaroop Mahavidyalaya, College/ University affiliated to MAHATMA  
JYOTIBA PHULE RAHULKHAND University situated at Bareilly (hereinafter called "Second Party" which expression shall unless repugnant of the context or meaning thereof be deemed to mean and include its successors and assign) of the Second part;

"RASCI" and "Sahu Ram Swaroop Mahavidyalaya" are hereinafter individually referred to as "Party" and collectively as "Parties".

### Background:

The objective of this MOU is to engage with the Sahu Ram Swaroop Mahavidyalaya to operationalize interventions designed by RASCI aligned with National Education Policy 2020 (NEP 2020) and UGC Guidelines like Apprenticeship Embedded Degree Programme (AEDP), BBA in Retail, BVOC in Retail, Skill Certification, Apprenticeship, Internship, Laboratory based practical and Placements. **Through this MOU, the parties mutually agree to carry out the responsibilities stated in this document.**

RASCI would engage with all required stakeholders to facilitate a conducive environment enabling it's Academic Outreach Partner (AOP) IRL Enterprises, a proprietorship entity having their office headquarters at 7 REKHANKIT A, D.K. NAGAR, GANGAPUR ROAD, NASHIK, MAHARASHTRA 422013, to deliver responsibilities as articulated below.

**NOW IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:**

**Roles and Responsibilities**

**IRL Enterprises on behalf of RASCI:**

- i. Advocacy and engagement with College/ University.
- ii. Facilitate registration of College/ University on Apprenticeship Portal/ Any other portal aligned with the intervention.
- iii. Share stipend-based apprenticeship and wage employment opportunities with the College/ University, as facilitated by RASCI.
- iv. Share employer eligibility criteria for contracting apprentices/ hiring, as given by RASCI.
- v. Share RASCI branding guidelines for advocacy and compliance.
- vi. Collect intervention related documentation from candidates and College/ University for submission to RASCI.
- vii. Aligned with RASCI guidelines, program manage training & certification of trainers appointed to train Skill component.
- viii. Organise and conduct student/ parent orientation as planned by College/ University as per RASCI guidelines.
- ix. Source print ready learning materials/ e-content from RASCI and share it with College/ University.
- x. As shared by RASCI, orient College/ University/ faculty and administrative staff on assessment process and skill component.
- xi. Facilitate practical exposure within the industry by leveraging RASCI strength.
- xii. Procure semester wise skill component examination schedule from College/ University and share with RASCI.
- xiii. Procure student data for skill component examination from the College/ University and share it with RASCI in the RASCI prescribed template.
- xiv. Procure and source skill component examination results and certificates from RASCI and share with College/ University.
- xv. Communicate the placements effected/ transition of apprentice to regular employment on successful course completion/ acquiring the degree.
- xvi. Before the commencement of every academic year, AOP will review the College/ University and may consider introducing new interventions in consultation with RASCI.
- xvii. Procure Apprentice establishment wise OJT calendar from RASCI and share with the College/ University for seamless implementation as per curriculum.
- xviii. Procure apprentice OJT reports on attendance from the College/ University and share it with RASCI on a regular basis.
- xix. To facilitate open house and counselling sessions under the guidance of RASCI.

- xx. To appoint and communicate a Single Point of Contact (SPOC) as a first level of escalation.

**Sahu Ram Swaroop Mahavidyalaya:**

- i. University will identify and provide the list of Constituent/ affiliated Colleges/ Institutions for introduction of skill-based training. (Applicable only in case of University).
- ii. Ordinance/ Byelaws: Ordinance & Byelaws to be issued by the University regarding the Degree Apprenticeship program which will clearly state the curriculum requirement, apprenticeship training and assessment criteria of the Skill component and General Component (Applicable only in case of University).
- iii. Board of Studies: Invite RASCI/ Industry expert as part of the Board of Studies of the College/ University and ensure that the curriculum is approved.
- iv. The College/ University shall create awareness aligned with prescribed RASCI branding guidelines for relevant mobilization aligned with employer eligibility criteria, publicize course details on their website, conduct counseling sessions for students and parents before admissions.
- v. Take consent of admitted students and their guardians for completion of their AEDP/ commencement of their employment, in their base location or beyond and share it with IRL.
- vi. Infrastructure: The College/ University shall provide the required infrastructure for selected interventions which includes existing classrooms, auditoriums or labs (if applicable) as per the requirement.
- vii. As per UGC Notification, approval and guidelines therein, Universities which are authorized to offer Online Degree Courses shall ensure that 3 Year Degree Apprenticeship Program titled as “**BBA in Retail Operations**” is duly approved by the statutory authorities or bodies of Higher Educational Institution and the delivery mechanism conforms to the quality standards of the Online Education as specified by UGC (Applicable only for Online Universities).
- viii. College/ University shall nominate faculty and administrative staff for skill component orientation/ training.
- ix. Communicate/ share OJT calendar as received from RASCI/ Industry Partner with respective students/ parents before OJT commencement to manage expectations better of all stakeholders involved.
- x. College/ University shall appoint a Nodal officer, who shall be responsible for engagement and coordination with IRL in managing training schedule (General component, Skill-based training & Apprenticeship), monitoring overall implementation as per schedule, monitoring progress of the program and managing other operational modalities for successful rollout of the selected programmes.
- xi. The College/ University will adopt the curriculum prescribed by RASCI which is readily available for adoption on the [www.apprenticeshipindia.gov.in](http://www.apprenticeshipindia.gov.in) portal. The

- College/ University can recommend changes in the general components of the curriculum if deemed necessary subject to approval of Board of Studies (BOS).
- xii. College/ University shall register the students on the apprenticeship portal (<https://apprenticeshipindia.gov.in/login/>) any other applicable portal with valid Aadhaar data for online verification besides other documents as prescribed by RASCI.
  - xiii. Monitor, maintain and share apprentice attendance records with IRL as per the College/ University ordinances specified for online classes/ physical classes and OJT duration.
  - xiv. Ensure proper attitude and behaviour of its students while in apprenticeship and accept expulsion of its students from apprenticeship assignment due to behavioral, attitudinal and integrity issues.
  - xv. Source, furnish and submit intervention related documents to IRL.
  - xvi. College/ University will conduct the assessment of General component as per the stipulated norms and coordinate with IRL for the assessment of Skill Component for each semester.
  - xvii. College/ University shall ensure timely completion of semester wise assessment (General & Skill Component) of all Degree Apprentice students by liaising with University/ specified authorities, IRL.
  - xviii. College/ University shall transfer the prescribed service Fee (Refer Annexures) of Rs 5000 per Candidate per academic year to Bank Account No: 187305000418, Account Holder's Name: IRL Enterprises, IFSC Code: ICIC0001873, not later than 7 days from candidate admission.

**General:**

- a) Each party warrants the other that it has the power and authority to enter this MOU.
- b) This MOU will come into effect on the date of signature by all the parties and shall remain in force for a period of 5 years.
- c) This MOU may only be varied by mutual agreement of the parties in writing, post consultation with RASCI.
- d) Any variation or waiver of any of the terms of this MoU shall not be binding unless set out in writing, expressed to amend this MoU, and signed by or on behalf of each of the parties' post consultation with RASCI.
- e) This MoU is executed on a principal-to-principal basis only. That the First Party is authorised to represent themselves before the Second Party as RASCI's affiliated Outreach Partner.
- f) Refer Annexures on RASCI interventions with prescribed fee and Return on Investment (ROI). The interventions and fees thereof are subject to evolve, improve or change at the sole discretion of RASCI.

**Arbitration:**

This MOU and all disputes and suits related thereto shall be governed, constructed, and interpreted in accordance to the laws of India, without regard to conflicts of law's provisions thereof. The parties agree to submit to the exclusive jurisdiction of the Courts of Mumbai only.

**Return on Investment**

S. No.	Description	Year I	Year II	Year III	Total
1	Service fee per admit	5,000	5,000	5,000	15,000
2	Minimum Guaranteed Stipend (in INR @ 7000 per month) <ul style="list-style-type: none"> <li>Year I – 4.1 months</li> <li>Year II – 5.5 months</li> <li>Year III – 5.5 months</li> </ul>	28,700	38,500	38,500	1,05,700
	Industry investment per admit	23,700	33,500	33,500	90,700
	Minimum ROI per admit	605%			

- Taxes as per the prevailing Laws, Rules and Regulations are applicable.
- Illustrated stipend amount is as prescribed vide Gazette Notification dated 25<sup>th</sup> September 2019, issued by the Ministry of Skill Development & Entrepreneurship.
- RASCI industry partners contract apprentices with stipend above the prescribed.

IN WITNESS WHEREOF, THE PARTIES HERETO have set their hands to this MOU on the date first above written.

<p><b>For and on behalf of RASCI</b></p> <p>(James Raphael – Executive Head)</p> <p>Witness sign:</p> <p>Name:</p> <p>Designation:</p> <p>Place:</p>	<p><b>For and on behalf of the Sahu Ram Swaroop Mahavidyalaya</b></p> <p>(Name &amp; Designation) <i>Prachi Mehta</i></p> <p>Witness sign: <i>Pragya Rawat</i> <i>प्राचार्या</i></p> <p>Name: DR. PRAGYA RAWAT</p> <p>Designation: (Asst. Prof.)</p> <p>Place: Bareilly U.P.</p>
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**Students Enrolled in BBA RETAIL**

<b>S No.</b>	<b>Name</b>	<b>Sem</b>	<b>Job Role</b>	<b>Father Name</b>	<b>Mother Name</b>	<b>Batch Start Date</b>	<b>Batch End Date</b>
1.	Neha Saxena	I	Internship	Mr. Girish Kumar	Mrs. Uma Devi	09-11-2023	30-04-2023
2.	Khushboo	I	Internship	Mr. Madan Lal	Mrs. Gayatri Devi	09-11-2023	30-04-2023
3.	Shweta Diwakar	I	Internship	Mr. Rakesh Diwakar	poonam	09-11-2023	30-04-2023
4.	Shweta Sagar	I	Internship	Mr. Om Pal	Guddi Devi	09-11-2023	30-04-2023
5.	Vineeta Bharat	I	Internship	Mr. Bhramma Nand	Nirmala Devi	09-11-2023	30-04-2023

## SAMPLE EVIDENCE LETTERS (BBA RETAIL)



शोध निदेशालय, नेहरु केन्द्र  
Directorate of Research, Nehru Kendra  
महात्मा ज्योतिबा फुले रूहेलखण्ड विश्वविद्यालय, बरेली  
MAHATMA JYOTIBA PHULE ROHILKHAND UNIVERSITY, BAREILLY

पत्रांक: रु.वि./शोध निदेशालय/2023/8054

दिनांक: 27.06.2023

सेवा में,

डा० आकांक्षा रस्तोगी  
संगीत विभाग  
साहू राम स्वरूप महिला महाविद्यालय, बरेली, 9319629470

महोदय/महोदया,

आपको सूचित करते हुए हर्ष हो रहा है कि शोध पर्यवेक्षक नियुक्त होने सम्बन्धी आपके प्रार्थना-पत्र को विश्वविद्यालय शोध अध्यादेश 2020 में दी गई व्यवस्था के अनुसार जांचा गया। जांच के उपरान्त आप संगीत विषय में शोध पर्यवेक्षक नियुक्त होने हेतु अर्ह पाये गये हैं। अतः आप अपने निर्देशन में शोध कार्य प्रारम्भ करा सकते हैं। साथ ही आपको यह भी अवगत कराना है कि शोध अध्यादेश 2020 में वर्णित व्यवस्था 11.17 एवं 11.18 के अंतर्गत आपके पर्यवेक्षण में शोध उपाधि प्रदान की जायेगी।

आपको इस सम्बन्ध में शोध निदेशालय के पोर्टल <https://mjprudor.ac.in> का लागिन आई.डी. एवं पासवर्ड आपके व्हाट्सएप एवं ईमेल आई.डी. पर भेजा जा रहा है। आप अपना बायोडाटा/प्रोफाइल पोर्टल पर अपडेट करते हुए अपने निर्देशन में जितने शोधार्थियों का शोध निर्देशन करना चाहते हैं उनकी संख्या अतिशीघ्र उपलब्ध कराने का कष्ट करें।

भवदीय,

प्रो. (सुधीर कुमार)  
निदेशक- शोध निदेशालय



(Prof. Sudhir Kumar)  
Director  
Directorate of Research,  
MJP Rohilkhand University, Bareilly (U.P.)

Visit - <https://mjprudor.ac.in/compendium.aspx> to see the Research Compendium of MJPRU(2016-21)



# Reliance

Ref No: HR/MAR/24/TA/60749369/1001601828  
Date: 02.03.2024

khushboo NA

280,nawada shekhan old city bareilly,nawada shekhan old city bareilly  
Uttar Pradesh,India  
243005

Dear khushboo NA,

This has reference to your application and the interview you had with us.

We are pleased to offer you the engagement as an **CSA Apprentice** in the trade of **Retail Trainee** terms of provisions of the Apprenticeship Act, 1961 and rules thereunder.

As discussed, this offer will be subject to following terms and conditions:

1. You shall be paid a consolidated stipend of **152532.00/- p.a. ( ONE LAKH FIFTY TWO FIVE HUNDRED THIRTY TWO Rupees )**. The payment of stipend is linked to actual attendance the month and payable on proportionate basis, in case of absence.
2. You are required to execute a Contract of Apprenticeship Training as per the Apprenticeship A
3. Your engagement is as an Apprentice and you, not being an employee, will not be eligible a receive any other the benefit as may be applicable to other employees of the company.
4. You shall not, during your Apprentice training with the company, discuss, divulge or com person or persons any information of a confidential nature relating to the trade or business of
5. The Company will further extend the benefit of Group Personal Accident Policy to apprenticeship training with the company.
6. You shall not engage yourself in any act of misconduct / subversive of discipline c contravention of the clause will amount to gross misconduct during the Apprentice training of apprenticeship may be revoked.
7. During our Apprentice training you shall, at all times, wear uniform provided by the formats to all safety related instructions / SOPs. Your failure to adhere to the rules and regulatio work place may result in revocation of your Apprenticeship contract with immediate effect.





# साहू रामस्वरूप महिला महाविद्यालय, बरेली

फोन प्राचार्या : (0581) 3582193

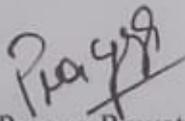
Ref No.....

Date. 20/02/24

## DEPARTMENT OF COMMERCE

This is to certify that these Projects have been prepared under the supervision of Department of Commerce during the Academic Year-2023-24 (B.Com (Hons) II)

Students Name	Topics
Adeeba Shanaaz	Cadbury marketing strategies of Cadbury
Anamta Khan	A Comparative study on financial performance of SBI and HDFC Bank in 2017-18, 2018-19, 2019-2020)
Anjali Verma	Financial analysis of Bank of Baroda
Aqsa	Reserve Bank of India in a report analysis of India in Indian economy
Ashi Bagga	Tata Motors
Gaurisha Agarwal	GST in India
Muskan	Nescafe customer's preference for Nescafe product
Nisha	Consumer perception towards Reliance Jio company
Priyanka	Tata Tea customer's preference for Tata Tea product
Riya Khan	Marketing strategy of Cadbury
Saloni Upadhyay	Marketing analysis of Britannia
Sameeksha	How hotel industry is growing up in smart city (Bareilly)
Sangeeta Vaish	Understanding Indian consumer's Behaviour towards online shopping with reference to Flipkart
Saraswati	Role of E-commerce in current scenario
Sidra Hasan	Marketing strategy of Coca-Cola
Surbhi	Zomato an Indian startup growing stronger and successful
Surbhi Jaiswal	Role of Hyundai in automobile sector
Tanya Bhardwaj	Consumer preference of Nestle Kitkat, Cadbury, Dairy Milk
Zoya Hashmi	Google Pay promoting cashless economy

  
Dr. Pragya Rawat

Department of Commerce

  
Prof. Anupma

Principals

**SAHURAM SWAROOP MAHILA  
MAHAVIDYALAYA, BAREILLY**



**SESSION : 2023-2024  
M.J.P. ROHILKHAND UNIVERSITY,  
BAREILLY**

**PROJECT REPORT ON:  
GOOGLE PAY PROMOTING CASHLESS  
ECONOMY**



**Google Pay**

**SUBMITTED TO:**

**DR. PRAGYA RAWAT**

**DR. SHWETA AGARWAL**

**MISS PRAGATI**

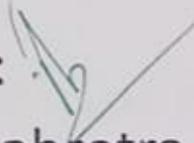
**SUBMITTED BY:**

**ZOYA HASHMI**

# *certificate*

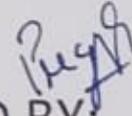
This is to certify that this project report entitled "GOOGLE PAY PROMOTING CASHLESS ECONOMY" submitted to "Department of Commerce" is a bonafied record of work done by "Zoya Hashmi" under my supervision for the session 2023-24 .

CERTIFIED BY:



Dr. Anupma Mahrotra  
(Principal)

CERTIFIED BY:



Dr. Pragya Rawat

# ***E-COMMERCE***

E-commerce (electronic commerce) is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer or consumer-to-business.

The terms e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used in reference to the transactional processes that make up online retail shopping.

In the last two decades, widespread use of e-commerce platforms such as Amazon and eBay has contributed to substantial growth in online retail. In 2011, e-commerce accounted for 5% of total retail sales, according to the U.S. Census Bureau. By 2020, with the start of the COVID-19 pandemic, it had risen to over 16% of retail sales.

# QUESTIONNAIRE

(FOR THE PROJECT ON "GPAY" PROMOTING CASHLESS ECONOMY)

NAME: DR PRAGYA RAWAT PHONE NO.: 7500431234

AGE: 40 EMAIL ADDRESS: Pragyarawat1081@gmail.com

Q1. ARE YOU A SMART PHONE USER ?

- a) YES                      b) NO

Q2. IF YES, THEN GPAY A USEFUL MODE OF PAYMENT?

- a) YES                      b) NO

Q3. IF NO, SELECT THE REASON FOR NOT USING ONLINE PAYMENT ?

- a) LACK OF TECHNICAL KNOWLEDGE    b) CHANCE OF FRAUD    c) OTHERS

Q4. IS GPAY TIME SAVING ?

- a) YES                      b) NO                      c) MAYBE

Q5. IS GPAY ACCEPTED EVERYWHERE ?

- a) YES                       b) NO

Q6. WHAT IS THE IMPORTANT CRITERIA TO CHOOSE GPAY ?

- a) REWARD                      b) CASHBACK                      c) OTHERS

Q7. ARE THE ADVERTISEMENTS POPPING UP ON THE GPAY APP IRRITATES YOU ?

- a) YES                       b) NO                      c) MAYBE

Q8. WOULD YOU RECOMMEND YOUR FRIENDS AND FAMILY TO USE GPAY ?

- a) YES                      b) NO                      c) MAYBE

Q9. HOW OFTEN YOU USE THIS APP ?

- a) DAILY                       b) WEEKLY                      c) MONTHLY                      d) OCCASIONALLY

Q10. ANY SUGGESTION FOR FURTHER IMPROVEMENT IN GPAY TRANSTIONS ?

G. Pay not provide Cash back

# WHAT IS PRIMARY DATA?

Primary data is a type of data that is collected by researchers directly from main sources through interviews, surveys, experiments, etc. Primary data are usually collected from the source—where the data originally originates from and are regarded as the best kind of data in research.

The sources of primary data are usually chosen and tailored specifically to meet the demands or requirements of particular research. Also, before choosing a data collection source, things like the aim of the research and target population need to be identified.

For example, when doing a market survey, the goal of the survey and the sample population need to be identified first. This is what will determine what data collection source will be most suitable—an offline survey will be more suitable for a population living in remote areas without an internet connection compared to online surveys.



# M.J.P. ROHILKHAND UNIVERSITY, BAREILLY

A State University - Government of Uttar Pradesh

Accredited by NAAC with Grade 'A++'

Result Sheet For B.Com. (Honors) IInd Year

EXAMINATION -2024 (MAIN)



## PERSONAL DETAILS



ROLL NO	230201170017
NAME	ZOYA HASHMI
FATHER'S NAME	FARHAT ALI HASHMI
MOTHER'S NAME	SHEEBA HASHMI
ENROLLMENT NO.	22146113
COLLEGE NAME	SAHU RAM SWAROOP MAHILA MAHAVIDYALAYA, BAREILLY
CATEGORY	REGULAR

## MARKS DETAILS

PAPER NAME	PAPER CODE	EXT.MARKS	INT./PR.	TOTAL
Group - A : Money and Financial System	13309	35/50	/	35/50
Group - A : Company Law	13310	30/50	/	30/50
Group - B : Cost Accounting	13311	32/50	/	32/50
Group - B : Principles of Business Management	13312	29/50	/	29/50
Group - C : Income Tax	13313	26/50	/	26/50
Group - C : Fundamentals of Entrepreneurship	13314	34/50	/	34/50
Group - D : Human Resource Management	13315	30/50	/	30/50
Group - D : Industrial Law	13316	36/50	/	36/50
P1 : Project Report	57878	84/100	/	84/100

**TOTAL :336/500**

**Result :PASS**

**Note: The marks shown above are only for display purpose. In case of dispute, marks recorded in the University will be final.**